

EXHIBIT 15



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WRITER'S DIRECT DIAL NUMBER:

OUR FILE NUMBER:
37155.28800

January 23, 2012

VIA FEDERAL EXPRESS AND FIRST CLASS MAIL

Mr. Angelo Di Paolo
1409 Tuscany Court
Glenview, Illinois 60025

Re: Forbearance Agreement dated as of April 28, 2011 (the "Forbearance Agreement"), by and among Di Paolo Company, A. & D. Leasing Co., River Grove Aggregates, Inc. 4 D's Corporation, Crossings Commercial, LLC, Angelo A. Di Paolo, Di Paolo Group Realty & Development Corporation, Evelyn T. Di Paolo and FirstMerit Bank, N.A. ("Lender")

Dear Angelo:

The following information is being provided to you pursuant to Illinois law.

GRACE PERIOD NOTICE

YOUR LOAN IS MORE THAN 30 DAYS PAST DUE. YOU MAY BE EXPERIENCING FINANCIAL DIFFICULTY. IT MAY BE IN YOUR BEST INTEREST TO SEEK APPROVED HOUSING COUNSELING. YOU HAVE A GRACE PERIOD OF 30 DAYS FROM THE DATE OF THIS NOTICE TO OBTAIN APPROVED HOUSING COUNSELING. DURING THE GRACE PERIOD, THE LAW PROHIBITS US FROM TAKING ANY LEGAL ACTION AGAINST YOU. YOU MAY BE ENTITLED TO AN ADDITIONAL 30 DAY GRACE PERIOD IF YOU OBTAIN HOUSING COUNSELING FROM AN APPROVED HOUSING COUNSELING AGENCY. A LIST OF APPROVED COUNSELING AGENCIES MAY BE

PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



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**OBTAINED FROM THE ILLINOIS DEPARTMENT OF
FINANCIAL AND PROFESSIONAL REGULATION.**

The Illinois Department of Financial and Professional Regulation has a consumer hotline which you can reach at 1-800-532-8785, or you may visit its website at <http://www.idfpr.com>. The mortgagee is FirstMerit Bank, N.A., Mr. Thomas Hackett, Senior Vice President, 236 W Lake Street, Bloomingdale, Illinois 60108, 630-622-5925 (phone), 630-295-8399 (fax).

Very truly yours,

ARONBERG GOLDGEHN DAVIS & GARMISA

By:


William J. Serritella, Esq.

cc: Jacqueline M. Helmrick, Esq. (via e-mail)
Michael Hayes, Esq. (via e-mail)
Thomas Hackett (via e-mail)
Sherwin J. Malkin, Esq. (via regular mail)

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